with at least one of said items and associated with at least one of the third party advertisers, wherein there is at least one different preferential contingent incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange for at least one action associated with a possible purchase of at least one of said items, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from said at least one action, said discriminatory decision regarding the at least one incentive that is to be offered to the buyer entity being based at least in part on stored data relating to purchases made by said buyer entity with merchants other than the third party advertiser that is associated with the incentive; and

offering or facilitating the offering of at least one of said preferential contingent incentives to said buyer entity, without having transferred to said third party advertiser directly or indirectly any full name associated with said buyer entity at the time that the incentive is offered but has not yet been responded to by said buyer entity, with the condition precedent for this step that the system has received directly or indirectly from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom.

2.   (Amended)   The method as defined in claim 1, wherein the making or helping make at least one decision results in obtaining a group of buyer entities that meets a search criteria; and wherein the offering or facilitating the offering comprises providing an incentive to each of the buyer entities in the group.

3.   (Amended)   The method as defined in claim 1, wherein the demographic information of each of a plurality of buyer entities is stored with said information.

4.   (Amended)   The method as defined in claim 1, further comprising:

categorizing of purchases listed from a plurality of independent third parties in the purchase records or information verifiably derived therefrom based on at least one category; and calculating at least one score for a buyer entity based on the amount purchased in one or more selected categories; and

-3-

~~storing the score for the buyer entity.~~

5.   (Amended)   The method as defined in claim 1, wherein said making or helping make a decision step comprises setting the incentive for each buyer entity in a group based on its purchases of a particular product or service item.

6.   (Amended)   The method as defined in claim 1, wherein a plurality of the buyer entities are individual persons.

8.   (Amended)   The method as defined in claim 1, further comprising:

receiving buyer entity preferences for categories of third party merchants; wherein said making or helping make a decision step includes receiving a merchant category designation for the third party advertiser and forming a group of only buyer entities who have indicated in their respective buyer entity preferences that they would receive a marketing incentive from third party advertisers in the merchant category designation.

9.   (Amended)   The method as defined in claim 1, further comprising:

receiving a threshold value from the buyer entity that an incentive must meet before the buyer entity will receive the incentive; receiving a value for the incentive to be provided; and wherein said making or helping make at least one decision step includes comparing the value of the incentive to the threshold value set by the buyer entity and not including that buyer entity in a group if the buyer entity has set a threshold value for the incentive which is not exceeded.

10.   (Amended)   The method as defined in claim 1, further comprising:

obtaining acceptance information on whether one of the buyer entities accepted the incentive; and storing the acceptance information to a database.

11.   (Amended)   The method as defined in claim 10, further comprising: obtaining additional information on whether the buyer entity made a follow-up purchase or a co-

-4-

purchase contemporaneous with or after accepting the incentive and inputting the additional information to be stored.

12.   (Amended)   The method as defined in claim 1, wherein said making or helping to make at least one decision step further comprises the categorization of purchases listed from a plurality of independent third party merchants in the purchase records or information verifiably derived therefrom based on a set of categories.

13.   (Amended)   The method as defined in claim 12, further comprising: calculating or facilitating the calculation of a separate score for one of the buyer entities in at least one of the categories based on purchase data associated with purchases by the buyer entity in each of the respective categories.

14.   (Amended)   The method as defined in claim 12, further comprising:

calculating a separate score for one of the buyer entities in each of a plurality of the categories based on the amount purchased by the buyer entity in the category;

calculating a composite score for particular buyer entities in accordance with a function of the separate scores for a plurality of selected categories for the particular buyer entities; and

creating a group of buyer entities based on the composite scores.

15.   (Amended)   The method as defined in claim 13, further comprising: offering or facilitating the offering of a plurality of said incentives from different third party advertisers to one of the buyer entities by determining or facilitating the determination of a sequence or relative prominence in which each incentive is communicated to the buyer entity based on at least one of the calculated scores.

17.   (Amended)   The method as defined in claim 13, further comprising:

substantially continuously receiving additional purchase records or information verifiably derived therefrom for one of the buyer entities from a plurality of different payment or merchant accounts; and

recalculating or facilitating the recalculation of at least one of said scores of one of said buyer entities based on the additional purchase records or information verifiably derived therefrom.

18.   (Amended)   The method as defined in claim 17, further comprising:

determining or facilitating the determination of whether said recalculated score qualifies said one of the buyer entities for an on-going incentive.

19.   (Amended)   The method as defined in claim 17, further comprising: recalculating the incentive determined in said offering or facilitating the offering step by applying said recalculated score of said one of the buyer entities to an incentive function.

20.   (Amended)   The method as defined in claim 17, further comprising: providing a plurality of said incentives from different third party advertisers to one of the buyer entities by determining the sequence or the relative prominence in which each of the third party advertiser incentives is communicated to the buyer entity based on said recalculated score.

21.   (Amended)   The method as defined in claim 20, wherein the incentives are provided across a plurality of distribution channels.

22.   (Amended)   The method as defined in claim 13, further comprising:

weighting questions based on scores of said buyer entities;

selecting questions, based, at least in part, on the weight given the question;

sending questionnaires electronically to a plurality of said buyer entities; and

receiving responses to the questionnaire from a plurality of said buyer entities;

and

recalculating at least one score for the at least one buyer entity based on said responses.

23.   (Amended)   The method as defined in claim 22, further comprising:

determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

24.   (Amended)   The method as defined in claim 22, further comprising: recalculating the incentive determined in said offering or facilitating the offering step by applying said recalculated score of said one of the buyer entities to an incentive function.

25.   (Amended)   The method as defined in claim 22, further comprising: providing a plurality of the incentives from different third party advertisers to one of the buyer entities by determining the sequence or the relative prominence of each of a plurality of the incentives based on said recalculated score.

26.   (Amended)   The method as defined in claim 25, wherein the incentives are provided across a plurality of distribution channels.

27.   (Amended)   The method as defined in claim 13 wherein said receiving step further includes:

obtaining permission from at least one of the buyer entities to supplement the data with additional information associated with the buyer entity from a third party information broker; and wherein said storing includes storing said additional information; and wherein said offering or facilitating the offering of the incentive is based on terms being, all other things equal, superior to terms on which an incentive associated with the same third party advertiser is offered to another buyer entity similar to the buyer entity, which did not provide said additional information.

28.   (Amended)   The method as defined in claim 27, wherein said additional information is demographic information.

-7-

29. (Amended) The method as defined in claim 27, further comprising: receiving an authorization from said one of the buyer entities as a threshold requirement to either performing the obtaining additional information or as a threshold requirement to entering said additional information into a database or using said additional information to change a plurality of scores.

30. (Amended) The method as defined in claim 27, further comprising: determining if the changed score qualifies said one of the buyer entities for an on-going incentive.

31. (Amended) The method as defined in claim 27, further comprising: recalculating the incentive determined in said offering or facilitating the offering step by applying a recalculated score of one of the buyer entities to an incentive function.

32. (Amended) The method as defined in claim 27, further comprising: providing a plurality of said incentives from different third party advertisers to one of the buyer entities by determining the sequence or the relative prominence of each of a plurality of the incentives based on a recalculated score.

33. (Amended) The method as defined in claim 27, wherein the incentives are provided across a plurality of distribution channels.

34. (Amended) The method as defined in claim 13, wherein at least one category is an individual company, and wherein said score for that category is calculated based on the amount of purchases indicated by said purchase records or information verifiably derived therefrom for said individual company.

35. (Amended) The method as defined in claim 13, further comprising: sending at least one score of a particular one of said buyer entities to a third party after receipt of an authorization from said particular buyer entity.

36. (Amended) The method as defined in claim 13, further comprising storing electronically at least one score for a buyer entity at a computer for said buyer entity.

41. (Amended) The method as defined in claim 13, further comprising calculating a fee based on the scores of the buyer entities.

-8-

42.   (Amended)   The method as defined in claim 13, further comprising:

receiving additional information on whether one of the buyer entities made at least one follow-up purchase or co-purchase contemporaneous with or after making an incentive purchase, and recalculating the score for said one of the buyer entities based on the additional information.

44.   (Amended)   The method as defined in claim 42, further comprising:

recalculating the incentive by applying said recalculated score of said one of the buyer entities to an incentive function or algorithm.

45.   (Amended)   The method as defined in claim 42, further comprising:

providing a plurality of said incentives from different advertisers to one of the buyer entities by determining the sequence or the relative prominence of each of the plurality of incentives based on said recalculated score.

47.   (Amended)   The method as defined in claim 13, further comprising:

receiving additional information on whether one of the buyer entities accepted the incentive; and

recalculating at least one of the scores for one of the buyer entities based on the the additional information.

49.   (Amended) The method as defined in claim 47, further comprising:

recalculating the incentive by applying said recalculated score of said one of the buyer entities to an incentive function or algorithm.

50.   (Amended) The method as defined in claim 47, further comprising:

providing a plurality of said incentives from different advertisers to one of the buyer entities by determining the sequence or the relative prominence of each of the plurality of the incentives based on said recalculated score.

52.   (Amended) The method as defined in claim 13, comprising:

Atty. Dkt. No. 084561-0108

receiving additional information that one of the buyer entities visited a predetermined web site; and recalculating one of the scores of said one of the buyer entities to increase the score based on additional information.

54.   (Amended) The method as defined in claim 52, further comprising:

recalculating the incentive by applying said recalculated score of said one of the buyer entities to an incentive function or algorithm.

55.   (Amended) The method as defined in claim 52, further comprising:

providing a plurality of said incentives from different advertisers to one of the buyer entities by determining the sequence or the relative prominence of each of the plurality of the incentives based on said recalculated score.

57.   (Amended)   The method as defined in claim 13, wherein said offering or facilitating the offering step comprises determining an incentive wherein a type and/or amount of the incentive is selected for the buyer entity by applying said score of said buyer entity to an incentive function.

58.   (Amended)   The method as defined in claim 1, wherein said offering or facilitating the offering step comprises determining an incentive within an incentive structure wherein a type or amount of incentive is provided to the buyer entity based on an electronic input from the buyer entity.

59.   (Amended)   The method as defined in claim 1, wherein said offering or facilitating the offering step comprises determining an incentive from within an incentive structure wherein a type or amount of incentive is provided to the buyer entity based on the buyer entity meeting predetermined search criteria.

60.   (Amended)   The method as defined in claim 1, wherein the incentive is selected based on a first criteria of purchasing of a particular good or service, and a second criteria of a minimum number of different instances when the particular good or service was purchased in a predetermined time period.

61.   (Amended)   The method as defined in claim 1, further comprising:

-10-

002.981618.1

setting the incentive based on a first criteria of purchasing of a particular good or service, and a second criteria of a minimum monetary value purchased of the particular good or service purchased in a predetermined time period.

62. (Amended) The method as defined in claim 1, further comprising:

obtaining permission from the buyer entity for linking to a third party database and inputting additional information therefrom on purchases of the buyer entity or for otherwise obtaining additional information from at least one third party on the buyer entity purchases,

linking to the third party database and inputting the additional information therefrom on the purchases of the same buyer entity or otherwise obtaining additional information from said at least one third party on the buyer entity purchases, and

inputting the additional information.

63. (Amended) The method as defined in claim 1, wherein said offering or facilitating the offering step comprises including a cookie with the incentive, with said cookie designed to monitor predetermined activity relating to said incentive.

64. (Amended) The method as defined in claim 1, further comprising:

submitting a request to one of said buyer entities to provide a rating of a product or service item only if the purchase record or the information verifiably derived therefrom indicates that a purchase of the product or service item to be rated has been or might have been made.

65. (Amended) The method as defined in claim 64, further comprising:

weighting each entity submitted rating for a product or service item according to the money spent on the particular product or service item by the entity; and

creating an average rating for the product or service item based on the weighted entity submitted ratings.

66.   (Amended)   The method as defined in claim 1, further comprising the step of calculating a charge for providing the incentive based on the size of a group of buyer entities resulting from a search of the stored data.

67.   (Amended)   The method as defined in claim 1, further comprising the step of calculating a charge for providing incentives based on a number of elements in search criteria provided by a third party advertiser.

68.   (Amended)   The method as defined in claim 13, further comprising the step of calculating a charge for providing the incentive based on both the size of a group of buyer entities resulting from a search of the stored data and the scores of the buyer entities.

69.   (Amended)   The method as defined in claim 1, further comprising:

comparing a source of the third party proof of purchase records or the information verifiably derived therefrom with a source database of third parties and storing the proof of purchase records or the information verifiably derived therefrom if from third party sources that are in the source database.

70.   (Amended)   The method as defined in claim 1, further comprising:

obtaining permission from a buyer entity to enter into a database additional information from the purchase records or the information verifiably derived therefrom pertaining only to at least one category of purchases, categorizing purchases relative to an additional database of the categories, and storing only purchases within said at least one category.

71.   (Amended)   The method as defined in claim 1, wherein said making or helping make a decision step further comprises the categorization of purchases listed from a plurality of independent third party merchants in the proof of purchase records or information verifiably derived therefrom based on a set of categories;

calculating or facilitating the calculation of a separate score for one of the buyer entities in each of a plurality of categories based on the amount purchased by the buyer entity in the respective category; and

-12-

recording at least one of said scores in a cookie on a buyer entity computer that may be accessed from a communications network by at least one merchant.

74.   (Amended)   The method as defined in claim 1, further comprising:

adding the purchase amounts for the buyer entity over a first period of time made from a first merchant to obtain a first merchant purchase amount;

determining if the first merchant purchase amount exceed a threshold value; and

rewarding the buyer entity for having exceeded the threshold value of purchases.

78.   (Amended)   The method as defined in claim 76, further comprising: recalculating the incentive determined in said offering or facilitating the offering step by applying said recalculated score of said one of the buyer entities to an incentive function.

80.   (Amended)   The method as defined in claim 1, further comprising monitoring the receiver of an interactive television to determine if an ad is shown by the receiver and has not been zapped by the buyer entity; and offering or facilitating the offering reward to the buyer entity if the ad has not been zapped.

82.   (Amended)   The method as defined in claim 10, further comprising monitoring the receiver of an interactive television to determine if an ad has been zapped; and offering or facilitating the offering based to the buyer entity if the ad has not been zapped with the incentive determined in accordance with at least one of the scores of the buyer entity.

94.   (Amended) A system for buyer-driven targeting comprising:

a first component for receiving directly or indirectly from each of a plurality of buyer entities at least one respective third party purchase record or information verifiably derived therefrom, said purchase record or information verifiably derived therefrom comprising data associated with the purchase of products or services for which the payment was not carried out by the system;

a second component for storing information associated with said data;

for a plurality of product or service items offered for sale, wherein each different item in said plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, and wherein said manufacture, marketing, distribution or provision is not carried out by the system in the ordinary course of business, a third component for making or helping make with respect to at least one of said buyer entities, based at least in part on said data, at least one discriminatory decision associated with the offering of at least one from among a plurality of different preferential contingent incentives, with each incentive associated with at least one of said items and associated with at least one of the third party advertisers, wherein there is at least one different preferential contingent incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange for at least one action associated with a possible purchase of at least one of said items, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from said at least one action, said discriminatory decision regarding the at least one incentive that is to be offered to the buyer entity being based at least in part on stored data relating to purchases made by said buyer entity with merchants other than the third party advertiser that is associated with the incentive; and

a fourth component for offering or facilitating the offering of at least one of said preferential contingent incentives to said buyer entity, without having transferred to said third party advertiser directly or indirectly any full name associated with said buyer entity at the time that the incentive is offered but has not yet been responded to by said buyer entity, with the condition precedent for this step that the system has received directly or indirectly from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom.

95.   (Amended)   The system as defined in claim 94, wherein said fifth component making or helping make a decision step comprises a component for setting the incentive for each buyer entity in a group based on its purchases of a particular product or service item.

96.   (Amended)   The system as defined in claim 94, wherein a plurality of the buyer entities are individual persons.

98.   (Amended)   The system as defined in claim 94, further comprising:

a component receiving buyer entity preferences for categories of third party merchants; wherein said third component for making or helping make a decision step includes a component for receiving a merchant category designation for the third party advertiser, a component for forming a group of only buyer entities who have indicated in their respective buyer entity preferences that they would receive a marketing incentive from third party advertisers in the merchant category designation.

99.   (Amended)   The system as defined in claim 94, further comprising:
a component for receiving a threshold value from the buyer entity that an incentive must meet before the buyer entity will receive the incentive;
a component for receiving a value for the incentive to be provided; and
wherein said fourth component for making or helping make at least one decision step includes a component for comparing the value of the incentive to the threshold value set by the buyer entity and a component for not including that buyer entity in a group if the buyer entity has set a threshold value for the incentive which is not exceeded.

100.   (Amended)   The system as defined in claim 94, further comprising
a component for acceptance obtaining information on whether one of the buyer entities accepted the incentive; and
a component for storing the acceptance information to a database.

101.   (Amended)   The system as defined in claim 100, further comprising a component for obtaining additional information on whether the buyer entity made a follow-up purchase or a co-purchase contemporaneous with or after accepting the incentive and inputting the additional information to be stored.

102.   (Amended)   The system as defined in claim 94, wherein said second component for making or helping make a decision step further comprises a component for categorizing purchases listed from a plurality of independent third party merchants in the proof of purchase records based on a set of categories.

104. (Amended) The system as defined in claim 102, further comprising:
a component for calculating or facilitating the calculation of a separate score for one of the buyer entities in at least one of the categories based on purchase data associated with purchases by the buyer entity in the respective category;
a component for calculating or facilitating the calculation of a composite score for a particular buyer entity in accordance with a function of the separate scores for a plurality of selected categories for the particular buyer entity; and
a component for creating a group of buyer entities based on said composite scores.

107. (Amended) The system as defined in claim 103, further comprising:
a component substantially continuously receiving additional purchase records or information verifiably derived therefrom for one of the buyer entities from a plurality of different payment or merchant accounts; and

a component for recalculating or facilitating the recalculation of at least one of said scores of one of said buyer entities based on the additional purchase records or information verifiably derived therefrom.

108. (Amended) The system as defined in claim 107, further comprising:

a component for determining or facilitating the determination of whether said recalculated score qualifies said one of the buyer entities for an on-going incentive.

109. (Amended) The system as defined in claim 107, further comprising: a component for recalculating the incentive determined in said offering or facilitating the offering component by applying said recalculated score of said one of the buyer entities to an incentive function.

110. (Amended) The system as defined in claim 107, further comprising: a component for providing a plurality of said incentives from different third party advertisers to one of the buyer entities, including a component for determining the sequence or the relative prominence of each in which each of a plurality of the third party advertiser incentives is communicated to the buyer entity based on said recalculated score.

113. (Amended) The system as defined in claim 112, further comprising:

a component for determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

114. (Amended) The system as defined in claim 112, further comprising: a component for recalculating the incentive determined in said offering or facilitating the offering component by applying said recalculated score of said one of the buyer entities to an incentive function.

121. (Amended) The system as defined in claim 117, further comprising: a component for recalculating the incentive determined by the offering or facilitating the offering component by applying said recalculated score of said one of the buyer entities to an incentive function.

130. (Amended) The system as defined in claim 129, wherein said indication comprises offering or facilitating the offering to a buyer entity with a recalculated score that exceeds the threshold but the score of the buyer entity before recalculation did not exceed the threshold.

134. (Amended) The system as defined in claim 132, further comprising: a component for recalculating the incentive determined in said offering or facilitating the offering component by applying said recalculated score of said one of the buyer entities to an incentive function.

139. (Amended) The system as defined in claim 137, further comprising: a component for recalculating the incentive determined in said offering or facilitating the offering component by applying said recalculated score of said one of the buyer entities to an incentive function.

144. (Amended) The system as defined in claim 142, further comprising: recalculating the incentive determined in said offering or facilitating the offering component by applying said recalculated score of said one of the buyer entities to an incentive function.

147. (Amended)   The system as defined in claim 103, wherein said offering or facilitating the offering component comprises a component for determining an incentive wherein a type and/or amount of the incentive is selected for the buyer entity by applying said score of said buyer entity to an incentive function.

148. (Amended)   The system as defined in claim 94, wherein said offering or facilitating the offering component comprises a component for determining an incentive within an incentive structure wherein a type or amount of incentive is provided to the buyer entity based on an electronic input from the buyer entity.

149. (Amended)   The system as defined in claim 94, wherein said offering or facilitating the offering component comprises a component for determining an incentive from within an incentive structure wherein a type or amount of incentive is provided to the buyer entity based on the buyer entity meeting predetermined search criteria.

150. (Amended)   The system as defined in claim 94, wherein the offering or facilitating the offering component comprises a component for selecting the incentive based on a first criteria of purchasing of a particular good or service, and a second criteria of a minimum number of different instances when the particular good or service was purchased in a predetermined time period.

151. (Amended)   The system as defined in claim 94, wherein the offering or facilitating the offering component comprises a component for setting the incentive based on a first criteria of purchasing of a particular good or service, and a second criteria of a minimum monetary value purchased of the particular good or service purchased in a predetermined time period.

153. (Amended)   The system as defined in claim 94, wherein said offering or facilitating the offering component comprises including a cookie with the incentive, with said cookie designed to monitor predetermined activity relating to said incentive.

156. (Amended)   The system as defined in claim 94, further comprising a component for calculating a charge for providing the incentive based on the size of a group of buyer entities resulting from a search of the stored data.

157. (Amended)   The system as defined in claim 94, further comprising a component for calculating a charge for providing incentives based on a number of elements in search criteria provided by a third party advertiser.

158. (Amended)   The system as defined in claim 103, further comprising a component for calculating a charge for providing the incentive based on both the size of a group of buyer entities resulting from a search of the stored data and the scores of the buyer entities.

159. (Amended)   The system as defined in claim 94, further comprising a component for comparing a source of the third party proof of purchase records with a source database of third parties and storing only those proof of purchase records if from third party sources that are in the source database.

160. (Amended)   The system as defined in claim 94, further comprising a component for categorizing purchases relative to a database of categories and storing only purchases within selected categories.

161. (Amended)   The system as defined in claim 94, wherein said making or helping make a decision component further comprises a component for categorizing of purchases listed from a plurality of independent third parties in the proof of purchase records based on a set of categories;

a component for calculating a separate score for a buyer entity in each of a plurality of categories based on the amount purchased by the buyer entity in the respective category; and

a component for recording at least one of said scores in a cookie on a buyer entity computer that may be accessed from a communications network by at least one merchant.

168. (Amended)   The system as defined in claim 166, further comprising: a component for recalculating the incentive determined in said offering or facilitating the offering component by applying said recalculated score of said one of the buyer entities to an incentive function.

170. (Amended) The system as defined in claim 94, further comprising a component for monitoring the receiver of an interactive television to determine if an ad is shown by the receiver and has not been zapped by the buyer entity; and offering or facilitating the offering reward to the buyer entity if the ad has not been zapped.

172. (Amended) The system as defined in claim 103, further comprising a component for monitoring the receiver of an interactive television to determine if an ad has been zapped; and offering or facilitating the offering based to the buyer entity if the ad has not been zapped with the incentive determined in accordance with at least one of the scores of the buyer entity.

Please add the following new claims 194-205:

194. (New) The method as defined in claim 1, wherein the making or helping make step comprises

receiving and storing different incentive data relating to the at least one different preferential contingent incentive from each of the plurality of the different third party advertisers; and

selecting at least one from among the plurality of contingent preferential third party incentives based on a criteria.

195. (New) The method as defined in claim 1, wherein the purchase records or information verifiably derived therefrom received from the plurality of buyer entities are issued by a plurality of merchants, and wherein each in a plurality of the third party advertisers provides a different set of one or more criteria or criteria information from which the criteria may be derived for selecting said buyer entities, and wherein a different group of one or more of said buyer entities is selected for each of the different sets of selection criteria or criteria information from which the criteria may be derived.

196. (New) The method as defined in claim 1, further comprising

receiving selection information for selecting said buyer entities from one of the third party advertisers; and

-20-

determining a number of said buyer entities with said data in the system that meets said selection information; and

communicating said number to said one of said third party advertisers.

197. (New) The method as defined in claim 4, further comprising communicating to said buyer entities at least one of said scores or an indicator of the benefits that the buyer entities can derive from at least one of said scores.

198. (New) The method as defined in claim 1, wherein the purchase records provide purchase information on purchases made with at least two different payment instruments.

199. (New) The method as defined in claim 1, wherein the purchase records associated with one of said plurality of buyer entities include records made available to buyer entity by at least two different merchants.

200. (New) The method as defined in claim 1, wherein the purchase records are received from the buyer entity via at least two of the following methods: facsimile, mail, email, retrieval from microchip card storage, recording of online purchase, authorized access to credit card account, authorized access to the account with a particular merchant, whether that merchant sells his goods online or offline or both online and offline, scanning and electronic transmission of hard copy receipts, authorized access to the credit report of the buyer entity, authorized access to the account with an online bill payment service provider, authorized access to a frequent flyer or other loyalty or incentive program account.

201. (New) The method as defined in claim 1, wherein the contingent preferential third party incentive is a preferential price or discount, and wherein a contingency of said contingent preferential third party incentive is a required action of purchasing a product or service sold or distributed by the third party advertiser offering the incentive.

-21-

202. (New) The method as defined in claim 1, further comprising receiving a communication directly or indirectly from the buyer entity which facilitates the identification of particular purchases or types of purchases which the buyer entity wishes the system to either store or not store, or otherwise use or not use for the purpose of determining the buyer entity's qualification to receive said contingent preferential third party incentive.

203. (New) The method as defined in claim 1, wherein the purchase records do not contain significant explicit or implied restrictions on the direct or indirect use of said purchase records or of information derived from said purchase records by merchants which compete with either merchants who are associated with said purchase records or of information derived from said purchase records, or merchants whose names or brand names are mentioned on said purchase records.

204. (New) A program product for buyer-driven targeting by a system comprising machine-readable program code for, when executed, causing a machine to perform the following steps:

receiving directly or indirectly from each of a plurality of buyer entities at least one respective third party purchase record or information verifiably derived therefrom, said purchase record or information verifiably derived therefrom comprising data associated with the purchase of products or services for which the payment was not carried out by the system;

storing information associated with said data;

for a plurality of product or service items offered for sale, wherein each different item in said plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, and wherein said manufacture, marketing, distribution or provision is not carried out by the system in the ordinary course of business, making or helping make with respect to at least one of said buyer entities, based at least in part on said data, at least one discriminatory decision associated with the offering of at least one from among a

-22-

plurality of different preferential contingent incentives, with each incentive associated with at least one of said items and associated with at least one of the third party advertisers, wherein there is at least one different preferential contingent incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange for at least one action associated with a possible purchase of at least one of said items, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from said at least one action, said discriminatory decision regarding the at least one incentive that is to be offered to the buyer entity being based at least in part on stored data relating to purchases made by said buyer entity with merchants other than the third party advertiser that is associated with the incentive; and

offering or facilitating the offering of at least one of said preferential contingent incentives to said buyer entity, without having transferred to said third party advertiser directly or indirectly any full name associated with said buyer entity at the time that the incentive is offered but has not yet been responded to by said buyer entity, with the condition precedent for this step that the system has received directly or indirectly from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom.

205.   (New) A method for buyer-driven targeting comprising:

receiving directly or indirectly from each of a plurality of buyer entities at least one respective third party purchase record or information verifiably derived therefrom;

storing information associated with said data;

for at least one product or service item offered for sale, making or helping make with respect to at least one of said buyer entities, at least one discriminatory decision associated with the offering of at least one preferential contingent incentive said at least one incentive offering at least one benefit in exchange for at least one action associated with a possible purchase of said item, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material

conditions that are different from said at least one action, said discriminatory decision regarding the at least one incentive that is to be offered to the buyer entity being based at least in part on stored data relating to purchases made by said buyer entity with merchants other than the merchant that markets or distributes or manufactures said item, if said item is not a payment instrument or payment processing service, and, if said item is a payment instrument or payment processing service, said discriminatory decision regarding the at least one incentive that is to be offered to the buyer entity being based at least in part on stored data relating to purchases made by said buyer entity which have been paid with another payment instrument than said payment instrument or where the payment has been processed with another payment processing service than said payment processing service; and

offering or facilitating the offering of at least one of said preferential contingent incentives to said buyer entity.